



Order Filed on August 6, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)	
21-04024 BKOBJ01 BROCK & SCOTT, PLLC 302 Fellowship Rd, Suite 130 Mount Laurel, NJ 08054 (844) 856-6646 Attorneys for Freedom Mortgage Corporation	
In Re:	
GILBERTO ESTRADA DEBRA ESTRADA A/K/A GILBERTO ESTRADA-VILLEDA	

Case No: 21-11429-JNP  
Hearing Date: July 21, 2021  
Judge: JERROLD N.  
POSUSNY, JR  
Chapter: 13

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION**

The consent order set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**

**DATED:**

Honorable Jerrold N. Poslusny, Jr  
United States Bankruptcy Judge

**DATED: August 6, 2021**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)	
21-04024 BKOBJ01 BROCK & SCOTT, PLLC 302 Fellowship Rd, Suite 130 Mount Laurel, NJ 08054 (844) 856-6646 Attorneys for Freedom Mortgage Corporation	
In Re:	Case No: 21-11429-JNP
GILBERTO ESTRADA DEBRA ESTRADA A/K/A GILBERTO ESTRADA-VILLEDA	Hearing Date: July 21, 2021
	Judge: JERROLD N. POSLUSNY, JR
	Chapter: 13

The Consent Order pertains to the property located at 120 Ford Avenue, Woodbury, NJ 08096, mortgage account ending with "1864";

This Matter having been brought before the Court by Andrew Thomas Archer, Esquire, attorney for Debtors, Gilberto Estrada and Debra Estrada, upon the filing of a Chapter 13 Plan, Freedom Mortgage Corporation by and through its attorneys, Brock and Scott, PLLC, having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the consent of the parties of the form, substance and entry of the within Order, and for other and good cause shown:

1. The Debtors agree that they shall cure the full amount of Freedom Mortgage Corporation's valid secured Proof of Claim (#21) which lists pre-petition arrearages in the amount of \$1,625.74.

2. The Debtors agree that the current post-petition monthly mortgage payment is \$1,295.17 and that the monthly post-petition mortgage payment amount is subject to change in accordance with the terms of the note and mortgage.

3. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form,  
Content and entry of the within Order:

BROCK AND SCOTT, PLLC  
Freedom Mortgage Corporation  
By Its Attorney,

/s/ Matthew Fissel  
Matthew Fissel  
(Bar No. 038152012)  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
302 Fellowship Road  
Suite 130  
Mount Laurel, NJ 08054  
Telephone: 844-856-6646 x 4535  
Facsimile: 704-369-0760  
E-Mail: Matthew.Fissel@brockandscott.com

Dated: August 4, 2021

DEBTORS  
By Their Attorney,

/s/ Andrew Thomas Archer  
Andrew Thomas Archer, Esquire  
Brenner Spiller & Archer  
Attorney for Debtors  
175 Richey Ave,  
West Collingswood, NJ 08107  
Phone Number: 856-963-5000  
Fax: 856-858-4371  
Email: aarcher@spillerarcherlaw.com

Dated: 8-5-2021

In re:  
Gilberto Estrada  
Debra Estrada  
Debtors

Case No. 21-11429-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Aug 06, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
--------	------------

+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
---	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Gilberto Estrada, Debra Estrada, 120 Ford Ave, Woodbury, NJ 08096-5064

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2021 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Joint Debtor Debra Estrada aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Andrew Thomas Archer	on behalf of Debtor Gilberto Estrada aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Aug 06, 2021

Form ID: pdf903

Total Noticed: 1

matthew.fissel@brockandscott.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6